
State:	Arkansas	Filing Company:	The Northwestern Mutual Life Insurance Company
TOI/Sub-TOI:	A10 Annuities - Other/A10.000 Annuities - Other		
Product Name:	NN.PDIA.(1012) Informational Filing		
Project Name/Number:	NN.PDIA.(1012) Informational Filing/NN.PDIA.(1012) Informational Filing		

Filing at a Glance

Company:	The Northwestern Mutual Life Insurance Company
Product Name:	NN.PDIA.(1012) Informational Filing
State:	Arkansas
TOI:	A10 Annuities - Other
Sub-TOI:	A10.000 Annuities - Other
Filing Type:	Form
Date Submitted:	10/31/2012
SERFF Tr Num:	NWST-128750585
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	NN.PDIA.(1012) INFORMATIONAL FILING
Implementation	On Approval
Date Requested:	
Author(s):	Cassandra Hoefke, Lisa Kucik
Reviewer(s):	Linda Bird (primary)
Disposition Date:	11/05/2012
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	

State Filing Description:

State: Arkansas
TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other
Product Name: NN.PDIA.(1012) Informational Filing
Project Name/Number: NN.PDIA.(1012) Informational Filing/NN.PDIA.(1012) Informational Filing

Filing Company: The Northwestern Mutual Life Insurance Company

General Information

Project Name: NN.PDIA.(1012) Informational Filing
Project Number: NN.PDIA.(1012) Informational Filing
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Deemer Date:
Submitted By: Cassandra Hoefke

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/05/2012
State Status Changed: 11/05/2012
Created By: Cassandra Hoefke
Corresponding Filing Tracking Number:

Filing Description:

We are submitting the Addendum B which is part of the Statement of Variability of form NN.PDIA.(1012), Page 3, which was approved by your state under SERFF Tracking Number NWST-128302642 on 06/28/2012. The Addendum B has been revised to further clarify the Plan options and what happens upon death. The revised Addendum B can be found under the 'Supporting Documentation' tab along with a highlighted version to show the revisions that were made.

Based on the above, your review and approval is greatly appreciated. If you have any questions, you may contact me at 414-665-2862 or email me at lisakucik@northwesternmutual.com. For all email correspondence, please copy Cassandra Hoefke at cassandrahoefke@northwesternmutual.com.

Company and Contact

Filing Contact Information

Lisa Kucik, Product Compliance Specialist lisakucik@northwesternmutual.com
720 East Wisconsin Avenue 414-665-2862 [Phone]
Milwaukee, WI 53202-4797 414-665-5006 [FAX]

Filing Company Information

The Northwestern Mutual Life Insurance Company	CoCode: 67091	State of Domicile: Wisconsin
720 East Wisconsin Avenue	Group Code: 860	Company Type: Life
Rm S845	Group Name:	State ID Number:
Milwaukee, WI 53202	FEIN Number: 39-0509570	
(414) 271-1444 ext. [Phone]		

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State:	Arkansas	Filing Company:	The Northwestern Mutual Life Insurance Company
TOI/Sub-TOI:	A10 Annuities - Other/A10.000 Annuities - Other		
Product Name:	NN.PDIA.(1012) Informational Filing		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	11/05/2012	11/05/2012

State:	Arkansas	Filing Company:	The Northwestern Mutual Life Insurance Company
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Disposition

Disposition Date: 11/05/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Addendum B		Yes
Supporting Document	Addendum B ~ Highlighted Version		Yes

State:	Arkansas	Filing Company:	The Northwestern Mutual Life Insurance Company
TOI/Sub-TOI:	A10 Annuities - Other/A10.000 Annuities - Other		
Product Name:	NN.PDIA.(1012) Informational Filing		
Project Name/Number:	NN.PDIA.(1012) Informational Filing/NN.PDIA.(1012) Informational Filing		

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not Applicable for this filing.		

		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not Applicable for this filing.		

		Item Status:	Status Date:
Satisfied - Item:	Addendum B		
Comments:			
Attachment(s):			
Addendum B - STD - 10182012 - Clean.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Addendum B ~ Highlighted Version		
Comments:			
Attachment(s):			
Addendum B - STD - 10182012 - Highlighted.pdf			

Addendum B ~ NN.PDIA.(1012)

Single Life Annuity with Period Certain

The Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee during the lifetime of the Annuitant, or through the end of the Period Certain, {date}, whichever is later.

(Illustrated on Spec Page)

Single Life Annuity with no Period Certain

The Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee during the lifetime of the Annuitant.

Joint Life Annuity with 100% to Survivor with Period Certain

The Company will commence paying Income Payments to the Payee on the First Payment Date if either the Annuitant or Joint Annuitant is living on that date. Income Payments will be payable thereafter to the Payee while either the Annuitant or Joint Annuitant is living, or through the end of the Period Certain, {date}, whichever is later.

Joint Life Annuity with 100% to Survivor with Period Certain and with the Deferral Period Death Benefit Amendment

The Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee while either the Annuitant or Joint Annuitant is living, or through the end of the Period Certain, {date}, whichever is later.

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Joint Life Annuity with 2/3 to Survivor with Period Certain

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Joint Life Annuity with 2/3 to Joint Annuitant with Period Certain

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Joint Life Annuity with 1/2 to Survivor with Period Certain

The Company will commence paying Income Payments to the Payee on the First Payment Date if either the Annuitant or Joint Annuitant is living on that date. Income Payments will be payable thereafter to the Payee while either the Annuitant or Joint Annuitant is living, or through the end of the Period Certain, {date}, whichever is later. Upon the death of the first to die, Income Payments are reduced to one-half of the Income Payment.

Joint Life Annuity with 1/2 to Survivor with Period Certain and with the Deferral Period Death Benefit Amendment

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Joint Life Annuity with 1/2 to Survivor with No Period Certain

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Joint Life Annuity with 1/2 to Joint Annuitant with Period Certain

The Company will commence paying Income Payments to the Payee on the First Payment Date if either the Annuitant or Joint Annuitant is living on that date. Income Payments will be payable thereafter to the Payee while either the Annuitant or Joint Annuitant is living, or through the end of the Period Certain, {date}, whichever is later. Upon the death of the Annuitant, Income Payments are reduced to one-half of the Income Payment.

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If the Joint Annuitant dies before the First Payment Date, the Plan will automatically change to a Single Life Annuity with No Period Certain and with the Deferral Period Death Benefit Amendment. Thereafter, the Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee during the lifetime of the Annuitant.

In addition to the above language, the following language will also appear depending on the plan chosen:

For Single Life Annuity with No Period Certain and without a Deferral Period Death Benefit Amendment

This Contract does not provide a death benefit.

For Single Life Annuity with a Period Certain and without a Deferral Period Death Benefit Amendment

If the Annuitant dies before the First Payment Date, a death benefit equal to the Present Value will be payable.

For Single Life Annuity with a Period Certain with a Deferral Period Death Benefit Amendment

If the Annuitant dies before the First Payment Date, a death benefit, as described in Section 2.2 of the Deferral Period Death Benefit, will be payable.

For Joint Life Annuity with No Period Certain and without a Deferral Period Death Benefit Amendment

This Contract does not provide a death benefit.

For Joint Life Annuity with a Period Certain and without a Deferral Period Death Benefit Amendment

If both the Annuitant and Joint Annuitant die before the First Payment Date, a death benefit equal to the Present Value will be payable.

For Joint Life Annuity with a Deferral Period Death Benefit Amendment

If the Annuitant dies before the First Payment Date, a death benefit, as described in Section 2.2 of the Deferral Period Death Benefit, will be payable.

Addendum B ~ NN.PDIA.(1012)

Single Life Annuity with Period Certain

The Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee during the lifetime of the Annuitant, or through the end of the Period Certain, {date}, whichever is later.

(Illustrated on Spec Page)

Single Life Annuity with no Period Certain

The Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee during the lifetime of the Annuitant.

Joint Life Annuity with 100% to Survivor with Period Certain

The Company will commence paying Income Payments to the Payee on the First Payment Date if either the Annuitant or Joint Annuitant is living on that date. Income Payments will be payable thereafter to the Payee while either the Annuitant or Joint Annuitant **is** living, or through the end of the Period Certain, {date}, whichever is later.

Joint Life Annuity with 100% to Survivor with Period Certain and with the Deferral Period Death Benefit Amendment

The Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee while either the Annuitant or Joint Annuitant are **is** living, or through the end of the Period Certain, {date}, whichever is later.

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Joint Life Annuity with 2/3 to Survivor with Period Certain

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Joint Life Annuity with 2/3 to Survivor with Period Certain and with the Deferral Period Death Benefit Amendment

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Joint Life Annuity with 2/3 to Joint Annuitant with Period Certain

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Joint Life Annuity with 1/2 to Survivor with Period Certain

The Company will commence paying Income Payments to the Payee on the First Payment Date if either the Annuitant or Joint Annuitant is living on that date. Income Payments will be payable thereafter to the Payee while either the Annuitant or Joint Annuitant **is** living, or through the end of the Period Certain, {date}, whichever is later. Upon the death of the first to die, Income Payments are reduced to one-half of the Income Payment.

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If the Joint Annuitant dies before the First Payment Date, the Plan will automatically change to a Single Life Annuity with No Period Certain and with the Deferral Period Death Benefit Amendment. Thereafter, the Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee during the lifetime of the Annuitant.

Joint Life Annuity with 1/2 to Joint Annuitant with Period Certain

The Company will commence paying Income Payments to the Payee on the First Payment Date if either the Annuitant or Joint Annuitant is living on that date. Income Payments will be payable thereafter to the Payee while either the Annuitant or Joint Annuitant is living, or through the end of the Period Certain, {date}, whichever is later. Upon the death of the Annuitant, Income Payments are reduced to one-half of the Income Payment.

Joint Life Annuity with 1/2 to Joint Annuitant with Period Certain and with the Deferral Period Death Benefit Amendment

The Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee while either the Annuitant or Joint Annuitant is living, or through the end of the Period Certain, {date}, whichever is later. Upon the death of the Annuitant on or after the First Payment Date, Income Payments are reduced to one-half of the Income Payment.

If the Joint Annuitant dies before the First Payment Date, the Plan will automatically change to a Single Life Annuity with Period Certain and with the Deferral Period Death Benefit Amendment. Thereafter, the Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee during the lifetime of the Annuitant, or through the end of the Period Certain, {date}, whichever is later.

Joint Life Annuity with 1/2 to Joint Annuitant with No Period Certain

The Company will commence paying Income Payments to the Payee on the First Payment Date if either the Annuitant or Joint Annuitant is living on that date. Income Payments will be payable thereafter to the Payee while either the Annuitant or Joint Annuitant is living. Upon the death of the Annuitant, Income Payments are reduced to one-half of the Income Payment.

Joint Life Annuity with 1/2 to Joint Annuitant with No Period Certain and with the Deferral Period Death Benefit Amendment

The Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee while either the Annuitant or Joint Annuitant is living. Upon the death of the Annuitant on or after the First Payment Date, Income Payments are reduced to one-half of the Income Payment.

If the Joint Annuitant dies before the First Payment Date, the Plan will automatically change to a Single Life Annuity with No Period Certain and with the Deferral Period Death Benefit Amendment. Thereafter, the Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee during the lifetime of the Annuitant.

In addition to the above language, the following language will also appear depending on the plan chosen:

For Single Life Annuity with No Period Certain and without a Deferral Period Death Benefit Amendment

This Contract does not provide a death benefit.

For Single Life Annuity with a Period Certain and without a Deferral Period Death Benefit Amendment

If the Annuitant dies before the First Payment Date, a death benefit equal to the **Present Value** will be payable.

For Single Life Annuity with a Period Certain with a Deferral Period Death Benefit Amendment

If the Annuitant dies before the First Payment Date, a death benefit, as described in Section 2.2 of the Deferral Period Death Benefit, will be payable.

For Joint Life Annuity with No Period Certain and without a Deferral Period Death Benefit Amendment

This Contract does not provide a death benefit.

For Joint Life Annuity with a Period Certain and without a Deferral Period Death Benefit Amendment

If both the Annuitant and Joint Annuitant die before the First Payment Date, a death benefit equal to the **Present Value** will be payable.

For Joint Life Annuity with a Deferral Period Death Benefit Amendment

If the Annuitant dies before the First Payment Date, a death benefit, as described in Section 2.2 of the Deferral Period Death Benefit, will be payable.